

**Information to identify the case:**

Debtor 1	<u>Annette Margaret Shultz</u>	Social Security number or ITIN	<b>xxx-xx-8887</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Charles William Shultz Jr.</u>	Social Security number or ITIN	<b>xxx-xx-2218</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-70198-JAD</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Annette Margaret Shultz  
fka Annette Margaret Franks

Charles William Shultz Jr.

6/30/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
Western District of PennsylvaniaIn re:  
Annette Margaret Shultz  
Charles William Shultz, Jr.  
DebtorsCase No. 15-70198-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: dpas  
Form ID: 3180WPage 1 of 2  
Total Noticed: 37

Date Rcvd: Jun 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2020.

db/jdb +Annette Margaret Shultz, Charles William Shultz, Jr., P.O. Box 75,  
Heilwood, PA 15745-0075

cr Citibank, N.A., not in its individual capacity but, Fay Servicing, LLC, PO Box 814609,  
Dallas, TX 75381-4609

14015026 Berkheimer, 50 North Seventh Street, P.O. Box 995, Bangor, PA 18013-0995

14015028 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
(address filed with court: Collection Service Cen, Attn:Collection Center, Po Box 14931,  
Pittsburgh, PA 15234)

15170185 Citibank, N.A., Fay Servicing, LLC, PO Box 814609,, Dallas, TX 75381-4609

14015036 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610

14015037 +Federal Loan Service, P. O. Box 60610, Harrisburg, PA 17106-0610

14015039 +Holiday Financial Services, 112 Hollidaysburg Plaza, Duncansville, PA 16635-8410

14073191 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, Attn: Bankruptcy Department,  
P.O. Box 619096, Dallas, TX 75261-9741)

14015044 Nationstar Mortgage, P.O. Box 619079, Dallas TX 75261-9079

14015045 Penelec, P.O. Box 3687, Akron, OH 44309-3687

14015047 Pennsylvania Collection Service, P.O. Box 110, Altoona, PA 16603-0110

14015048 +Rcs/cvi Loan Gt Trust, P. O. Box 10497, Greenville, SC 29603-0497

14015049 +Shapiro and DeNardo, 3600 Horizon Drive Suite 150, King of Prussia, PA 19406-4702

14015050 +Smith Coal and Oil, 1030 Shawna Road, Northern Cambria, PA 15714-8700

15121082 U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609

14060042 U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184,  
Harrisburg,PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 01 2020 06:08:21 Pennsylvania Dept. of Revenue,  
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: AISACG.COM Jul 01 2020 09:03:00 Exeter Finance Corp. Department, P.O. Box 201347,  
Arlington, TX 76006-1347

14032723 +EDI: CINGMIDLAND.COM Jul 01 2020 09:03:00 AT&T Mobility II LLC, % AT&T Services, Inc,  
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

14023041 EDI: AIS.COM Jul 01 2020 09:03:00 American InfoSource LP as agent for,  
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941

14080146 E-mail/PDF: resurgentbknofications@resurgent.com Jul 01 2020 06:21:47  
CVI Loan GT Trust I c/o Resurgent Capital Services, P.O. Box 10675,  
Greenville, SC 29603-0675

14025641 +E-mail/Text: bankruptcy@cavps.com Jul 01 2020 06:09:07 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

14015030 +E-mail/Text: bankruptcy@credencerm.com Jul 01 2020 06:09:22 Credence Resource Management,  
17000 Dallas Parkway #204, Dallas, TX 75248-1940

14015031 +E-mail/Text: bdsupport@creditmanagementcompany.com Jul 01 2020 06:09:12  
Credit Management Co, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956

14015033 E-mail/PDF: creditonebknofications@resurgent.com Jul 01 2020 06:21:34 Credit One Bank,  
P.O. Box 60500, City Of Industry, CA 91716-0500

14076794 EDI: DIRECTV.COM Jul 01 2020 09:03:00 Direct TV, P.O. Box 5008,  
Carol Stream, IL 60197-5008

14015034 +EDI: DCI.COM Jul 01 2020 09:03:00 Diversified Consultant, 10550 Deerwood Park Boulevard,  
Jacksonville, FL 32256-0596

14015035 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jul 01 2020 06:22:45 Exeter Finance Corp,  
P. O. Box 166097, Irving, TX 75016-6097

14063123 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Jul 01 2020 06:20:42 Exeter Finance Corp.,  
P.O. Box 167399, Irving, TX 75016-7399

14015038 +EDI: AMINFOFP.COM Jul 01 2020 09:03:00 First Premier Bank, 601 South Minnesota Avenue,  
Sioux Falls, SD 57104-4868

14015040 +EDI: HFC.COM Jul 01 2020 09:03:00 HSBC/TAX, 90 Christiana Road,  
New Castle, DE 19720-3118

14015041 +EDI: LTDFINANCIAL.COM Jul 01 2020 09:03:00 Limited Financial Service,  
7322 Southwest Freeway Suite 1, Houston, TX 77074-2010

14015042 +EDI: MID8.COM Jul 01 2020 09:03:00 Midland Funding, PO Box 939069,  
San Diego CA 92193-9069

14015043 E-mail/Text: lisa.girgen@securian.com Jul 01 2020 06:09:15 Minnesota Life Insurance Company,  
400 Robert Street North, Saint Paul, MN 55101-2098

14080571 +EDI: JEFFERSONCAP.COM Jul 01 2020 09:03:00 Premier Bankcard, LLC,  
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999

14015051 +EDI: BLUESTEM Jul 01 2020 09:03:00 Webbank/Fingerhut, 6250 Ridgewood Road,  
Saint Cloud, MN 56303-0820

TOTAL: 20

District/off: 0315-7

User: dpas  
Form ID: 3180W

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Citibank, N.A., not in its individual capacity but  
cr Nationstar Mortgage LLC  
cr Nationstar Mortgage LLC  
cr\* U.S. Bank National Association, not in its individ, PO Box 814609, Dallas, TX 75381-4609  
14015032\* +Credit Management Company, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
14893279\* +Exeter Finance LLC, P.O. Box 167399, Irving, TX 75016-7399  
14669710\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage LLC, PO Box 619096,, Dallas, TX 75261-9741)  
14015029 ##+Collection Service Center, P. O. Box 68, Altoona, PA 16603-0068  
14048121 ##+Penelec, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771  
14015046 ##+Penn Credit, 916 S 14th St, Harrisburg, PA 17104-3425  
14015027 ##+Sortis Holding, Inc., f/k/a Clear Spring Loan Services, Inc.,  
1124 Northwest Couch Street, Suite 500, Portland, OR 97209-4158

TOTALS: 3, \* 4, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 02, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on June 30, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage LLC andygornall@latouflawfirm.com  
Bradley Joseph Osborne on behalf of Creditor Citibank, N.A., not in its individual capacity  
but solely as Owner Trustee of New Residential Mortgage Loan Trust 2019-RPL3  
bosborne@hoflawgroup.com, pfranz@hoflawgroup.com  
David A. Colecchia on behalf of Debtor Annette Margaret Shultz colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud  
lock@my-lawyers.us  
David A. Colecchia on behalf of Joint Debtor Charles William Shultz, Jr.  
colecchia542@comcast.net,  
dcolecchia@my-lawyers.us;jmonroe@my-lawyers.us;sshipley@my-lawyers.us;rjuliano@my-lawyers.us;ekud  
lock@my-lawyers.us  
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com  
KIMBERLY A. BONNER on behalf of Creditor Nationstar Mortgage LLC kab@jsdc.com,  
jnr@jsdc.com;eaf@jsdc.com  
Kevin Scott Frankel on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
LeeAne O. Huggins on behalf of Creditor Nationstar Mortgage LLC pabk@logs.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 10